



Agent Training & Certification

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Will the certification test be open book?

Will Covered California limit the number of agents that are certified?

How do I know my registration for the in-person training was received?

The class I want to register for is full. Is there a way that I can still attend the class?

May agents educate their clients about Covered California before being certified if they disclose that they are not certified?

Can agents who are certified through outside entities participate in the Exchange?

Do Agents need to be trained and certified to sell for Covered California in either marketplace, Individual or Small Business?

All agents interested in becoming certified with Covered California must complete either the online or in-person training course that will be offered throughout the state in the months prior to our open enrollment period which starts in October 2013. The Agent certification training will be open to any California licensed Accident and Health agent. Only those agents who have completed the certification training are eligible to be certified. For licensed staff of health insurers, there will be opportunities Plan Based Enroller training to be provided for your company. Those trainings will have to be scheduled separately. ([↑](#))

What are the requirements to become a Certified Insurance Agent with Covered CA?

Agents must have a valid California Accident and Health Agent license in good standing, carry adequate E&O coverage (to be determined), have no regulatory administrative or enforcement actions taken against them. Agents will be required to sign an Agent Agreement when selling products for Covered CA. ([↑](#))

How do agents register for training?

Agents will logon to the CalHEERS Agent portal and create an account. When they click on the "Submit" button Covered California will verify their license status with the California Department of Insurance and contact them to select their training session. ([↑](#))

When will training begin and where will it be held?

Registration for Agent training will begin August 19, 2013. Actual trainings are scheduled to begin the first week in September and will be held in locations across the state. ([↑](#))

Will training be available online?

Computer Based Trainings (CBT) is scheduled to begin in November 2013. ([↑](#))

What will be covered in these trainings?

The Agent certification training will cover a broad scope of the Affordable Care Act and Covered California (the new health insurance marketplace or exchange). The trainings will also cover Health Plans option, eligibility (both SHOP and the individual market), Covered California's enrollment portal and the agent portal, among other topics. The Agent training will likely be at least twelve hours, which is a combination of program and system training. It is currently being filed to be eligible for CE credit. ([↑](#))

Do agents have to pay for training? If yes, what is the cost?

Covered California will not charge a fee for the certification training. There will be fees to cover California Department of Insurance endorsement fees and to cover administration of collecting the fees. The endorsement and administrative fee are estimated to be approximately \$60. ([↑](#))

Will the CDI recognize Covered California certification training for CE hours?

We are currently working with CDI to obtain approval of our certification training for CE hours. Continuing Education is a California Department of Insurance requirement to maintain licensure. ([↑](#))

Will training and certification cover both the Individual Exchange and SHOP?

Yes, this is a comprehensive training for both the individual and SHOP exchanges. ([↑](#))

How often will agents need to be re-certified?

This is currently under review and will be announced at a later date. ([↑](#))

Are training and testing always done at the same time, or are they separate?

No. In the initial roll out of training there will be three components. First will be the program training which will be an instructor led training class. Second will be system training on CalHEERS presented as a Computer Based training. The final step is to take the exam, which is also computer based. After achieving a passing score on the examination, Agents will be contacted to review and sign the Agent Agreement, submit their E&O Declaration page, and state pay data (similar to a W-9) form. (↑)

If an agent does not pass the test, can he or she retake it?

Yes (↑)

Will the certification test be open book?

The certification test is a computer based exam. (↑)

Will Covered California limit the number of agents that are certified?

No (↑)

How do I know my registration for the in-person training was received?

You will receive a confirmation email with the class date and location that you are registered for. (↑)

The class I want to register for is full. Is there a way that I can still attend the class?

Waiting lists will be established for each class. Due to the high demand of the training it is recommended that you try to register for another class. (↑)

May agents educate their clients about Covered California before being certified if they disclose that they are not certified?

Agents cannot provide services on behalf of, or claim to be affiliated or representing Covered California until they have a signed agreement or written authorization (a completed agent agreement). Until then, please feel free to discuss Covered California options with your clients and even share information to help them prepare for the market wide changes taking effect in 2014. (↑)

Can agents who are certified through outside entities participate in the Exchange?

No. To sell through Covered California in either exchange, agents will need to be trained and certified with Covered California. ([↑](#))